

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

ARLETTE C HARRIS

Case No. 06-05598

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/16/2006.
- 2) The plan was confirmed on 10/03/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/29/2011.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,400.00.
- 10) Amount of unsecured claims discharged without payment: \$14,579.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$52,800.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$52,800.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,428.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,644.63
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,073.13**

Attorney fees paid and disclosed by debtor: \$1,071.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALVERNO REC	Unsecured	135.00	NA	NA	0.00	0.00
AMERICAN EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	875.00	788.79	788.79	212.15	0.00
AMERICASH LOANS	Unsecured	1,450.00	2,613.93	2,613.93	703.02	0.00
B REAL LLC	Unsecured	437.00	475.96	475.96	128.01	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	11.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,220.00	1,222.00	1,222.00	328.66	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,995.00	3,145.68	3,145.68	846.03	0.00
FIRST PREMIER BANK	Unsecured	369.00	NA	NA	0.00	0.00
GINNYS	Unsecured	393.00	393.36	393.36	105.79	0.00
HOMEQ SERVICING CORP	Secured	NA	NA	NA	0.00	0.00
HSBC	Secured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,232.00	1,232.02	1,232.02	331.35	0.00
MERCHANTS CREDIT GUIDE	Unsecured	393.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	186.00	186.43	186.43	50.14	0.00
NCO FINANCIAL SRV	Unsecured	74.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF ILLINOIS	Unsecured	1,326.00	1,401.59	1,401.59	376.96	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,354.00	1,383.50	1,383.50	372.09	0.00
PREMIER BANKCARD/CHARTER	Unsecured	760.00	772.91	772.91	207.87	0.00
PREMIER BANKCARD/CHARTER	Unsecured	418.00	418.15	418.15	112.46	0.00
ROUNDUP FUNDING LLC	Unsecured	458.00	467.75	467.75	125.80	0.00
ROUNDUP FUNDING LLC	Unsecured	363.00	370.28	370.28	99.59	0.00
SANTANDER CONSUMER USA	Unsecured	NA	712.25	712.25	191.56	0.00
SANTANDER CONSUMER USA	Secured	37,470.00	37,470.00	37,470.00	37,470.00	6,254.50
SOUTHPOINTE CONDOMINIUM ASSO	Unsecured	1,547.00	1,694.00	1,694.00	455.60	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	1,052.00	1,050.24	1,050.24	282.46	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	NA	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	271.00	270.81	270.81	72.83	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$37,470.00	\$37,470.00	\$6,254.50
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$37,470.00</b>	<b>\$37,470.00</b>	<b>\$6,254.50</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,599.65</b>	<b>\$5,002.37</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,073.13</u>
Disbursements to Creditors	<u>\$48,726.87</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$52,800.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.